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Fill in this information to identify your case:			
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under:		
	Chapter 7		
	Chapter 11		
	Chapter 12		Check if this is
	Chapter 13		amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Starisha	
	First name	First name
Write the name that is on your government-issued	D	
picture identification (for	Middle name	Middle name
example, your driver's license or passport	Perkins	
licerise of passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years		
Include your married or maiden names.	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX8508	XXX - XX-
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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Debtor 1 Starisha First Name	D Middle Name	Perkins Last Name	Case number (if known)
	About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any	business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name		Business name
8 years Include trade names and	Business name		Business name
doing business as names	EIN		EIN
	EIN		EIN
5. Where you live	0000 00 4 0		If Debtor 2 lives at a different address:
	Number Street		Number Street
	Woodridge Illinoi City State		City State Zip Code
	Du Page		County
		s is different from the one ote that the court will send ar ling address.	If Debtor 2's mailing address is different from yours,
	Number Street		Number Street
	City S	state Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:		Check one:
to file for bankruptcy		ys before filing this petition, I h nger than in any other district.	
	I have another reason	n. Explain. (See 28 U.S.C. §§	1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Starisha	D	Perkins	Case number (if kn	own)
	First Name	Middle Name	Last Name		
Pa	Tell the Court Abo	ut Your Bankruptcy C	ase		
7.	The chapter of the Bankruptcy Code you are choosing to file under		description of each, see <i>Notice F</i> 0)). Also, go to the top of page 1 a		C. § 342(b) for Individuals Filing for opriate box.
8.	How you will pay the fee	more details about cashier's check, or may pay with a cred I need to pay the findividuals to Pay I request that my finding may, but is not the official poverty you choose this open.	how you may pay. Typically, it money order. If your attorney dit card or check with a pre-prise in installments. If you chook Your Filing Fee in Installments fee be waived (You may requestor required to, waive your fee, line that applies to your family	you are paying the submitting your nted address. see this option, sign (Official Form 103) and may do so on a size and you are	the clerk's office in your local court for the fee yourself, you may pay with cash, or payment on your behalf, your attorney and attach the <i>Application for</i> 3A). If you are filing for Chapter 7. By law, a sally if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9.	Have you filed for bankruptcy within the last 8 years?	✓ No. Yes. District District District		MM / DD / YYYY en MM / DD / YYYY	Case number Case number Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	V No. Yes. Debtor District Debtor District	<u>w</u> r	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11.	Do you rent your residence?	✓ No. Go to			est You (Form 101A) and file it with

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Debtor 1 Starisha Perkins Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Starisha Perkins Case number (if known) First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

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Debtor 1 Starisha			ase number (if known)	
First Name		ast Name		
Part 6: Answer These Que 16. What kind of debts do you have?	No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily	primarily for a personal, f business debts? Busine evestment or through the	family, or household purpose ess debts are debts that you in e operation of the business of	e." ncurred to obtain r investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that fundamental No.	7. Do you estimate that afte	er any exempt property is exclu tribute to unsecured creditors?	ded and administrative
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	50,00	1-50,000 1-100,000 than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-	\$1,00 million \$1,00 \$100 million \$10,0	000,001-\$1 billion 0,000,001-\$10 billion 00,000,001-\$50 billion than \$50 billion
20. How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ☑ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001-	\$1,00 million \$1,00 \$100 million \$10,0	000,001-\$1 billion 0,000,001-\$10 billion 00,000,001-\$50 billion than \$50 billion
For you	I have examined this petition, an correct. If I have chosen to file under Ch of title 11, United States Code. I under Chapter 7. If no attorney represents me and out this document, I have obtain I request relief in accordance wit I understand making a false stat connection with a bankruptcy caboth. 18 U.S.C. §§ 152, 1341, 1 /s/ Starisha Perkins Signature of Debtor 1 Executed on 8/15/2018	apter 7, I am aware that I I understand the relief availal did not pay or agree to ned and read the notice reth the chapter of title 11, ement, concealing properties can result in fines up 519, and 3571.	may proceed, if eligible, und ailable under each chapter, a pay someone who is not an equired by 11 U.S.C. § 342(b) United States Code, specificately, or obtaining money or present and process.	er Chapter 7, 11,12, or 13 and I choose to proceed attorney to help me fill attorney to help me fill be in this petition.

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Debtor 1 Starisha	D	Perkins	Case number (ii	fknown)			
First Name	Middle Name	Last Name					
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	2, or 13 of title 11, Unite	nave informed the debtor(s) about ad States Code, and have explained the also certify that I have delivered to the			
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I			
represented by an	have no knowledge afte	have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.					
attorney, you do not	· ·	, ,		•			
need to file this page.	/s/ James Nowak		Date	8/15/2018			
	Signature of Attorney	for Debtor		MM / DD / YYYY			
	. .						
	James Nowak						
	Printed name						
	Semrad Law Firm						
	Firm name						
	1444 N. Farnsworth A	luonuo					
	Street	wenue					
	Suite 300						
	Suite 300						
	Aurora		Illinois	60505			
	City		State	Zip Code			
	Contact phone	3122568701	Email address	jnowak@semradlaw.com			
			•				
	6324423		Illinois	S			
	Bar number		State				

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Starisha	D	Perkins	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the: Northern District of Illinois				
			(State)	
Case number (If known)				

П	Check if this is an
	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
I. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$150.00
1c. Copy line 63, Total of all property on Schedule A/B	\$150.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	#0.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$100,065.98
Your total liabilities	\$100,065.98
Part 8: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	
·	\$2,918.98 ———————————————————————————————————
Copy your combined monthly income from line 12 of Schedule I	
Copy your combined monthly income from line 12 of Schedule I	\$2,915.00

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Debt	or 1 Starisha	D	Perkins	Case number (if known)						
	First Name	Middle Name	Last Name	_						
Part 4	Answer The	se Questions for Administrat	ive and Statistical Records	8						
6. A r	re you filing for bar	nkruptcy under Chapters 7, 11, o	r 13?							
г	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.									
	✓ Yes.									
Ľ	7 100.									
7. W	hat kind of debt do	you have?								
Ī.				an individual primarily for a personal,						
_	family, or househ	nold purpose. 11 U.S.C. § 101(8). F	Fill out lines 8-10 for statistical pu	rposes. 28 U.S.C. § 159.						
		not primarily consumer debts. Yourt with your other schedules.	ou have nothing to report on this	part of the form. Check this box and su	bmit					
		nt of Your Current Monthly Incom 1; OR, Form 122B Line 11; OR, Fo		ly income from Official	\$3,472.02					
9.	Copy the following	g special categories of claims fro	om Part 4, line 6 of Schedule E	/F:						
		hedule E/F, copy the following:	Total claim							
	Trom rait 4 on concade 21, copy the following.			rotal olulli						
	9a. Domestic suppo	ort obligations (Copy line 6a.)		\$0.00						
	Ob Tayon and corta	uin other debts you owe the govern	mont (Conviling 6h.)	\$0.00						
	9b. Taxes and certa	un other debts you owe the govern	пент. (Сору ште об.)	\$0.00						
	9c. Claims for death	n or personal injury while you were	intoxicated. (Copy line 6c.)	\$0.00						
	9d. Student loans. ((Copy line 6f.)	\$66,983.00							
	9e. Obligations arisi priority claims. (Cop	ing out of a separation agreement o	or divorce that you did not report	as \$0.00						
	priority ciairis. (COp	у ште од.)		\$0.00						
	9f. Debts to pension	n or profit-sharing plans, and other	similar debts. (Copy line 6h.)	φυ.υυ						

\$66,983.00

9g. **Total.** Add lines 9a through 9f.

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Fill in this	information to identify your o	ase:				
Debtor 1	Starisha	D	Perkins			
Bosto. 1	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if fil	ling) First Name	Middle Nove e	Last Name			
(Spouse, II III	ing) First Name	Middle Name	Last Name			
United Sta	ates Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case num (If known)	ber					
Officia	I Form 106A/B				Check if this is an amended filing	
Sched	dule A/B: Prope	erty			12/	
category v responsibl write your	where you think it fits best. I e for supplying correct infor name and case number (if I	Be as complete and accumation. If more space is known). Answer every que	set only once. If an asset fits in mor rate as possible. If two married peo needed, attach a separate sheet to estion. Other Real Estate You Own or F	ple are filing together, both a this form. On the top of any a	re equally	
1. Do you	own or have any legal or e	quitable interest in any re	esidence, building, land, or similar p	roperty?		
✓	No. Go to Part 2					
	Yes. Where is the property?					
1.1			s the property? Check all that apply.		claims or exemptions. Put red claims on Schedule D:	
1.1	Street address, if available, or	other description	plex or multi-unit building	Creditors Who Have Cla	ims Secured by Property.	
		<u> </u>	ndominium or cooperative	Current value of the	Current value of the	
		Ma Ma	anufactured or mobile home	entire property?	portion you own?	
	Number Street	La	nd	Book the the colour		
	Number Street	<u> </u>	restment property	Describe the nature o interest (such as fee s		
	City State		neshare her	the entireties, or a life estate), if known.		
	·	Who h	as an interest in the property? Chec		mmunity property	
		one.	btor 1 only	Ш		
		<u>=</u>	btor 2 only			
		<u> </u>	btor 1 and Debtor 2 only			
		At	least one of the debtors and another			
			information you wish to add about t	his item, such as local		
If you	own or have more than one, li		ty identification number:			
	own or have more than one, i	What i	s the property? Check all that apply.		claims or exemptions. Put red claims on <i>Schedule D:</i>	
1.2	Street address, if available, or	other description	igle-family home		ims Secured by Property.	
		<u> </u>	plex or multi-unit building	Current value of the	Current value of the	
			ndominium or cooperative anufactured or mobile home	entire property?	portion you own?	
		La				
	Number Street	<u> </u>	vestment property	Describe the nature o	•	
	-		neshare	interest (such as fee s the entireties, or a life		
	City State	Zip Code	ner	-		
		Who h	as an interest in the property? Chec		mmunity property	
			btor 1 only	Ш		
		<u>=</u>	btor 2 only			
			btor 1 and Debtor 2 only			
		<u> </u>	least one of the debtors and another			
			information you wish to add about t	his item, such as local		

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Debtor 1	Starisha First Name	D Middle Name	Perkins Last Name	_ Case number ((if known)	
	FIIST Name					
1.3Stre	et address, if available, or oth		What is the property? Check all that apply Single-family home	t	he amount of any secui	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
		[Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home		Current value of the entire property?	Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	i	Describe the nature of nterest (such as fee sithe entireties, or a life	imple, tenancy by
			Who has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anotother information you wish to add all	[ther	Check if this is con (see instructions)	mmunity property
		•	property identification number:			
	the dollar value of the port ve attached for Part 1. Writ	•	all of your entries from Part 1, incluc lere. ▶	ling any entries	for pages	
	Describe Your Vehicles		t in any vehicles, whether they are re	egistered or not	? Include any vehicles	
ľ	ns, trucks, tractors, sport utili		also report it on Schedule G: Executory cycles	Contracts and U	nexpired Leases.	
3.1	Make Model: Year:		Who has an interest in the proper one. Debtor 1 only	-	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: nims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and		Current value of the entire property?	Current value of the portion you own?
			Check if this is community p instructions)			
3.2	Make Model: Year:		Who has an interest in the proper one. Debtor 1 only		the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> nims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and		Current value of the entire property?	Current value of the portion you own?
			Check if this is community p	roperty (see		

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btor 1	Starisha First Name	D Middle Name	Perkins Last Name	Case number	er (if known)	
3.3	Make Model: Year: Approximate mileage:		Who has an interest in the one. Debtor 1 only	property? Check	the amount of any secu	claims or exemptions. Pured claims on Schedule Lims Secured by Property.
	Other information:		Debtor 2 only Debtor 1 and Debtor 2 o	nlv	Current value of the entire property?	Current value of the portion you own?
			At least one of the debto	•		
			Check if this is commu			
3.4	Make Model:		Who has an interest in the one.	property? Check		claims or exemptions. Pured claims on Schedule D
	Year:		Debtor 1 only		•	nims Secured by Property.
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 o	nly	entire property?	portion you own?
			At least one of the debto	rs and another		
			Check if this is commu	nity property (see		
Exar	nples: Boats, trailers, motor No	•	instructions) er recreational vehicles, othe t, fishing vessels, snowmobiles,	r vehicles, and acc		
Exar	nples: Boats, trailers, motor No Yes Make Model:	•	instructions) er recreational vehicles, othe t, fishing vessels, snowmobiles, Who has an interest in the one.	r vehicles, and accomotorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule L</i>
Exar	nples: Boats, trailers, motor No Yes Make	•	instructions) er recreational vehicles, othe t, fishing vessels, snowmobiles, Who has an interest in the	r vehicles, and accomotorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule L</i>
Exar	nples: Boats, trailers, motor No Yes Make Model: Year:	•	instructions) er recreational vehicles, othe t, fishing vessels, snowmobiles, Who has an interest in the one. Debtor 1 only	r vehicles, and accomotorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule E ims Secured by Property.
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only	r vehicles, and accomotorcycle accessor property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 ond	r vehicles, and accommotorcycle accessor property? Check nly rs and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule Lims Secured by Property. Current value of the
Exar	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the one. Debtor 1 only Debtor 2 only At least one of the debto Check if this is commu	r vehicles, and accommotorcycle accessor property? Check nly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	red claims on Schedule Lims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule Limbs.
Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	•	instructions) er recreational vehicles, othe t, fishing vessels, snowmobiles, Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is commu instructions) Who has an interest in the one.	r vehicles, and accommotorcycle accessor property? Check nly rs and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule Edims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule Edims Secured by Property. Current value of the
Exar	mples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	•	who has an interest in the one. Debtor 1 and Debtor 2 on At least one of the debto Check if this is communinstructions) who has an interest in the one. Debtor 1 and Debtor 2 on the debto Check if this is communinstructions) who has an interest in the one. Debtor 1 only	r vehicles, and accommotorcycle accessor property? Check nly rs and another nity property (see property? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule Lims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule Lims Secured by Property.

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Debtor 1 Starisha Perkins Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used tv \$100.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$50.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No **V** Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$150.00 for Part 3. Write that number here

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Debtor 1 Starisha Perkins Case number (if known) First Name Middle Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: US Bank \$0.00 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

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Deb	first Name	Middle Name	Last Name	Case number (if known)	
20.	Government and corpo Negotiable instruments i	prate bonds and other negotiab nclude personal checks, cashiers' ents are those you cannot transfer	le and non-negotiable checks, promissory note	s, and money orders.	
	✓ No Yes. Give specific information about them	Issuer name:		<u> </u>	
21.	Retirement or pension Examples: Interests in IF		, thrift savings accounts,	or other pension or profit-sharing plans	
	Yes. List each account	Type of account: 401(k) or similar plan:	Institution name:		
	separately.	Pension plan:			
		Retirement account: Keogh:			
		Additional account: Additional account:			
22.		prepayments deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:	-		
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	r a periodic payment of money to	you, either for life or for	a number of years)	
	V No Yes	Issuer name and description:			

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	tor 1 Starisha D		Case number (if known)	
24.	Interests in an education IRA, in an a		ram, or under a qualified state tuition program.	
	26 U.S.C. §§ 530(b)(1), 529A(b), and 5	,29(b)(1).		
	✓ No Institution name and des Yes	scription. Separately file the records	of any interests.11 U.S.C. § 521(c):	
25.	Trusts, equitable or future interests exercisable for your benefit	in property (other than anything	isted in line 1), and rights or powers	
	✓ No			1
	Yes. Describe			
26.	Patents, copyrights, trademarks, tra	de secrets, and other intellectua	ıl property	
	Examples: Internet domain names, web	sites, proceeds from royalties and li	censing agreements	
	✓ No Yes. Describe			
27.	Licenses, franchises, and other gene	_	dings, liquor licenses, professional licenses	
	No	sorross, ocoporativo accountion from	ange, aque aconsce, prenessional aconsce	
	Yes. Describe			
Mor	ney or property owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you			
	✓ No		Fadami	\$0.00
	Van Olas and different discounties			
	Yes. Give specific information about them, including whether	r	Federal:	
		r	State:	\$0.00
29.	about them, including whether you already filed the returns and the tax years		State: Local:	\$0.00 \$0.00
29.	about them, including whether you already filed the returns and the tax years		State:	\$0.00 \$0.00
29.	about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimon		State: Local:	\$0.00 \$0.00
29.	about them, including whether you already filed the returns and the tax years		State: Local: maintenance, divorce settlement, property settlemen	\$0.00 \$0.00
29.	about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimon		State: Local: maintenance, divorce settlement, property settlement Alimony:	\$0.00 \$0.00 at \$0.00
29.	about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimon		State: Local: maintenance, divorce settlement, property settlement Alimony: Maintenance:	\$0.00 \$0.00 at \$0.00 \$0.00
	about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimon No Yes. Give specific information		State: Local: maintenance, divorce settlement, property settlement Alimony: Maintenance: Support:	\$0.00 \$0.00 at \$0.00 \$0.00 \$0.00
	about them, including whether you already filed the returns and the tax years	ny, spousal support, child support, rance payments, disability benefits,	State: Local: maintenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement: sick pay, vacation pay, workers' compensation,	\$0.00 \$0.00 at \$0.00 \$0.00 \$0.00 \$0.00
	about them, including whether you already filed the returns and the tax years	ny, spousal support, child support, r	State: Local: maintenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement: sick pay, vacation pay, workers' compensation,	\$0.00 \$0.00 at \$0.00 \$0.00 \$0.00 \$0.00
	about them, including whether you already filed the returns and the tax years	ny, spousal support, child support, rance payments, disability benefits,	State: Local: maintenance, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement: sick pay, vacation pay, workers' compensation,	\$0.00 \$0.00 at \$0.00 \$0.00 \$0.00 \$0.00

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Debt	or 1 Starisha	D	Perkins	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance po Examples: Health, disability		ings account (HSA); credit,	nomeowner's, or renter's insurance	
	Yes. Name the insuran of each policy and list in	ce company	pany name:	Beneficiary:	Surrender or refund value
32.				cy, or are currently entitled to receive	
	✓ No Yes. Describe				
33.		ies, whether or not you ha		a demand for payment	
	No Yes. Describe				
34.	Other contingent and unl	iquidated claims of every	nature, including counter	claims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets you	did not already list			
	Ves. Describe				
36.		I of your entries from Part		or pages you have attached	
Part :	5: Describe Any Busin	ness-Related Property	You Own or Have an I	nterest In. List any real estate in Pa	art 1.
37.	Do you own or have any l	egal or equitable interest	in any business-related p	roperty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	—	ommissions you already e	arned		
	Yes. Describe				
39.	Office equipment, furnish Examples: Business-related		ems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, el	ectronic devices
	Ves. Describe				

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Deb	tor 1 Starisha	D	Perkins	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, ed	juipment, supplies you us	se in business, and tools of	f your trade	
	√ No				
	Yes. Describe				
	res. Describe				
11	Inventory				
41.	inventory				
	✓ No				
	Yes. Describe				
	_				
42.	Interests in partnershi	ps or joint ventures			
	✓ No				
		N	lame of entity:	% of ownership:	
	Yes. Give specific information about				
	them	_			_
		-			_
43. (Customer lists, mailing	lists, or other compilatio	ns		
	✓ No				
		clude personally identifiable	e information (as defined in 1	1 U.S.C. § 101(41A))?	
		, , , , , , , , , , , , , , , , , , ,	(
	No				
	Yes. Descri	be			
44.	Any business-related p	roperty you did not alrea	ıdy list		
	□ No				
	✓ No	_			
	Yes. Give specific				
	information	_			
		<u></u>			
		_			
		_			
		=			
		=		for pages you have attached	
for Pa	art 5. Write that number	here			
	Describe Any Fo	rm and Commercial	Eighing Poloted Prope	rty You Own or Have an Interest In.	
Part		interest in farmland, list it in l		ity fou Own or have an interest in.	
	ii you own or nave air i	interest in rammana, not it in i	are i.		
46.	Do you own or have an	y legal or equitable inte	rest in any farm- or comme	ercial fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own?
	165. GO to lille 47.				Do not deduct secured claims or exemptions
					or exemptions
17	Form onimals				
47.	Farm animals Examples: Livestock po	ultry farm-raised fish			
47.	Farm animals Examples: Livestock, po	ultry, farm-raised fish			
47.		ultry, farm-raised fish			
47.	Examples: Livestock, po	ultry, farm-raised fish			
47.	Examples: Livestock, po	ultry, farm-raised fish			

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Debt	or 1 Starisha First Name	D Middle Name	Perkins Last Name	Case number (if known)	
			Last Name		
48.	Crops-either growing of	or harvested			
	✓ No				
	Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixt	ures, and tools of trade		
	✓ No				
	Yes. Describe				
	_				
50.	Farm and fishing suppl	ies, chemicals, and feed			
	✓ No				
	Yes. Describe				
	_				
	-				
51.	Any farm- and commer	cial fishing-related property you d	id not already list		
	✓ No				
	Yes. Describe				
	-			_	
52. Ad	dd the dollar value of al	l of your entries from Part 6, includ	ling any entries for page	es you have attached	
		here			
				L	
Part 7	Describe All Pro	perty You Own or Have an Inte	erest in That You Did	Not List Above	
53.		perty of any kind you did not alread	ly list?		
	Examples: Season tickets	s, country club membership			
	✓ No				
	Yes. Give specific				
	information				
54. Ad	dd the dollar value of al	I of your entries from Part 7. Write	that number here		•
		•			
	_				
Part 8	List the Totals of	Each Part of this Form			
	=			_	
55. F	'art 1: Total real estate	, line 2			
56 r	oart 2 total vehicles, line	0.5			
		d household items, line 15		_	
37.F	art 3. Total personal an	a nousenola items, inte 15	\$150.00	<u> </u>	
58. P	art 4: Total financial as	sets, line 36			
59. F	Part 5: Total business-re	elated property, line 45		_	
60. F	Part 6: Total farm- and f	ishing-related property, line 52	-	-	
61. F	Part 7: Total other prope	erty not listed, line 54	-	_	
		Add lines 56 through 61		_	
UZ. I	otai personai property.	Aud iiiles 30 iiilougii 61	***************************************	Copy paragral are a state	+ \$150.00
				Copy personal property total ►	
					\$150.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			

		Case 18-23069	Doc 1 Filed 0 Docu	8/15/18 ment	Entered 08/15/18 Page 20 of 87	3 15:59:25	Desc Main
Fill	in this infori	mation to identify your case:					
Deb	otor 1	Starisha First Name	D Middle Name	Perkins Last Nam	ne .		
	otor 2 use, if filing)	First Name	Middle Name	Last Nam	ne e		
Uni	ted States B	ankruptcy Court for the: No	rthern D	District of Illing			
	e number own)			(Ota			
Of	ficial	Form 106C					Check if this is an amended filing
Sc	hedul	e C: The Propert	ty You Claim a	s Exem	npt		04/16
For stat the tax- und you	each iten e a specii amount o exempt r er a law t r exempti	of any applicable statutor etirement funds—may be that limits the exemption on would be limited to the tify the Property You Cla	as exempt, you must s mpt. Alternatively, you ry limit. Some exempt e unlimited in dollar a to a particular dollar ne applicable statutor aim as Exempt	specify the u may clair tions—sucl amount. Ho amount ar y amount.	n the full fair market val n as those for health aid wever, if you claim an e nd the value of the prope	ue of the prop s, rights to rec exemption of 1	One way of doing so is to erty being exempted up to eive certain benefits, and 00% of fair market value ned to exceed that amount,
1.		t of exemptions are you clai are claiming state and federa					
		are claiming state and rederi			5.0. 8 022(0)(0)		
2.	_	roperty you list on Schedule			the information below.		
		cription of the property and chedule A/B that lists this	Current value of the portion you own		the exemption you claim one box for each exemption.	Specifi	ic laws that allow exemption
			Copy the value from Schedule A/B				

\$0.00

\$100.00

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

✓

V

\$0

\$100.00

100% of fair market value, up to any

100% of fair market value, up to any

applicable statutory limit

applicable statutory limit

Brief

description:

Line from Schedule A/B:

description:

Line from

✓ No

Used tv

No Yes

Schedule A/B:

Bank

Checking account, US

07

3. Are you claiming a homestead exemption of more than \$160,375?

735 ILCS 5/12-1001(b)

735 ILCS 5/12-1001(b)

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Del		ddle Name	Perkins Last Name	Case number (if known)	
Pai	Rrief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exem Check only one box for		Specific laws that allow exemption
	Brief description: Used Clothing Line from Schedule A/B: 11	Schedule A/B \$50.00	100% of fair ma applicable statu	\$50.00 rket value, up to any tory limit	735 ILCS 5/12-1001(a)

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Fill in t	his information to identify you	r case:				
Debtor	1 Starisha	D	Perkins			
	First Name	Middle Name	Last Name			
Debtor						
(Spouse	iffiling) First Name	Middle Name	Last Name			
United	States Bankruptcy Court for the	e: Northern	District of Illinois			
			(State)			
Case n						
Offi	cial Form 106D)		_		Check if this is an amended filing
Sch	edule D: Cred	itors Who Ha	ave Claims Secur	ed by Prop	erty	12/15
more s			ole are filing together, both are equinmer the entries, and attach it to			
1. D	o any creditors have claim	s secured by your prope	erty?			
Г √	No. Check this box and su	ubmit this form to the court	t with your other schedules. You ha	ve nothing else to repo	rt on this form.	
Ē	Yes. Fill in all of the informa	ation below.				
Part 1	List All Secured Claims	S				
fo		creditor has a particular claim	ured claim, list the creditor separately n, list the other creditors in Part 2. As ng to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

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Fill in	n this inforr	nation to identify your o	ase:			
Debt	tor 1	Starisha	D	Perkins		
D. I.	0	First Name	Middle Name	Last Name		
Debt (Spot	or 2 use, if filing)	First Name	Middle Name	Last Name		
Unite	ed States B	ankruptcy Court for the:	Northern	District of Illinois		
Case	number			(State)		
(If kno	wn)					
Off	icial F	orm 106E/F				Check if this is an amended filing
Sc	hedu	ıle E/F: Cre	editors Who	Have Unsec	ured Claims	12/15
other Form claim the e know	party to a 106A/B) a s that are ntries in the n).	any executory contract and on Schedule G: Exe listed in Schedule D: C he boxes on the left. At	s or unexpired leases that cutory Contracts and Une Creditors Who Hold Claims	could result in a claim. Al expired Leases (Official For Secured by Property. If m	lso list executory contracts or rm 106G). Do not include any ore space is needed, copy th	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured ne Part you need, fill it out, number ite your name and case number (if
1.	Do any cr	editors have priority ur	secured claims against y	ou?		
	✓ No. 0	Go to Part 2.				
	Yes.					
2.	listed, ider As much a Continuati	ntify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both priorit is in alphabetical order accord te than one creditor holds a p	y and nonpriority amounts, I	list that claim here and show be f you have more than two prio creditors in Part 3.	rately for each claim. For each claim oth priority and nonpriority amounts. rity unsecured claims, fill out the

Total

claim

Priority

amount

Nonpriority

amount

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Debto	or 1	Starisha D First Name M		Perkins Last Name	Case number (if known)	
Part 2	9 .	List All of Your NONPRIORI				
3. [Oo a	any creditors have nonpriority un No. You have nothing to report in Yes.	secured claims against	you?	court with your other schedules.	
u It	inse f me	ecured claim, list the creditor separa	tely for each claim. For each	ch claim lis	of the creditor who holds each claim. If a creditor has more sted, identify what type of claim it is. Do not list claims already in art 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
	۸.	ACTRA DEC				Total claim
4.1	No	D ASTRA REC onpriority Creditor's Name 918 W 21st St N			Last 4 digits of account number 5377 When was the debt incurred? 1/2015	\$0.00
		umber Street			As of the date you file, the claim is: Check all that apply.	
	St	uite 200		[Contingent	
	W Ci	lichita Kansas itv State	67205 Zip Code	<u> </u>	Unliquidated	
		ho incurred the debt? Check one		Ī	Disputed	
	✓	Debtor 1 only		7	Type of NONPRIORITY unsecured claim:	
		Debtor 2 only		[Student loans	
	E	Debtor 1 and Debtor 2 only At least one of the debtors and a	nother	Ī	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	F	⊒ ☐ Check if this claim relates to a	a community debt	[Debts to pension or profit-sharing plans, and other similar	
	∟ Is	the claim subject to offset?	2 community dest	ſ	debts 001 Collection; Collecting for	
	~	No			ORIGINAL CREDITOR: 12 Other. Specify SPEEDY CASH 71	
		Yes				
4.2	_	MITA Health Adventist			ast 4 digits of account number	\$1,000.00
		onpriority Creditor's Name O. Box 9246			When was the debt incurred? n/a	
	_	umber Street		<i>,</i> [As of the date you file, the claim is: Check all that apply. Contingent	
	-	insdale Illinois	60522	¦	Unliquidated	
	Ci W	ho incurred the debt? Check one	Zip Code	I.	Disputed Type of NONPRIORITY unsecured claim:	
	Ľ			ſ	Student loans	
	L	Debtor 2 only		i	Obligations arising out of a separation agreement or	
	L	Debtor 1 and Debtor 2 only At least one of the debtors and a	nother		divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	L	_		L	debts	
	L	Check if this claim relates to a	a community debt	[Other. Specify medical debt	
	IS	the claim subject to offset? No				
	Ė	Yes				
4.3	CF	ES/BANK OF AMERICA				\$0.00
4.0	No	onpriority Creditor's Name			Last 4 digits of account number 5081	Ψ0.00
	_	O BOX 14445 umber Street		`	When was the debt incurred? 8/2009	
					As of the date you file, the claim is: Check all that apply.	
	Αl	JSTIN Texas	78761	Ļ	Contingent	
	Ci	•	Zip Code	— ļ	Unliquidated	
	V	/ho incurred the debt? Check one Debtor 1 only	•	L	Disputed	
		Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	F	Debtor 1 and Debtor 2 only		ļ	✓ Student loans	
		At least one of the debtors and a	nother	L	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	L	_		[Debts to pension or profit-sharing plans, and other similar	
	L	Check if this claim relates to a	a community debt	-	debts Other. Specify	
	IS	the claim subject to offset? No		L		
	ř	7 Yes				

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Debtor 1 Starisha D Perkins Case number (if known)
First Name Middle Name Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning with	1 4.5, followed by 4.6, and so forth.	Total claim
4.4	Chase Bank Nonpriority Creditor's Name P.O. Box 659732	Last 4 digits of account number When was the debt incurred? n/a	\$300.00
	Number Street	As of the date you file, the claim is: Check all that apply. Contingent	
	San Antonio Texas 78265 City State Zip Code Who incurred the debt? Check one.	Unliquidated Disputed Type of NONPRIORITY unsecured claim:	
	Debtor 1 only Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt Is the claim subject to offset?	debts ✓ Other. Specify debt	
	✓ No Yes		
4.5	check into Cash Nonpriority Creditor's Name 5442 Blairs Forest Way NE	Last 4 digits of account number When was the debt incurred?n/a	\$500.00
	Number Street	As of the date you file, the claim is: Check all that apply. Contingent	
	Cedar Rapids Iowa 52402 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only	Unliquidated Disputed Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans Obligations arising out of a separation agreement or	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt Is the claim subject to offset?	Other. Specify payday loan	
	✓ No ☐ Yes		
4.6	DEPT OF EDUCATION/NELN Nonpriority Creditor's Name 121 S 13TH ST Number Street	Last 4 digits of account number 2612 When was the debt incurred? 8/2014	\$10,962.00
	LINCOLN Nebraska 68508	As of the date you file, the claim is: Check all that apply. Contingent	
	City State Zip Code Who incurred the debt? Check one. Debtor 1 only	Unliquidated Disputed	
	Debtor 1 only Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify	
	Yes		

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Debtor 1 Starisha D Perkins Case number (if known)
First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page			
	After listing any entries on this page, number them beginning w	with 4.5, followed by 4.6, and so forth.	Total claim
4.7	DEPT OF EDUCATION/NELN Nonpriority Creditor's Name 121 S 13TH ST	Last 4 digits of account number 7512 When was the debt incurred? 8/2013	\$8,356.00
LIN Cit WH	Number Street LINCOLN Nebraska 68508 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
4.8	DEPT OF EDUCATION/NELN Nonpriority Creditor's Name 121 S 13TH ST Number Street LINCOLN Nebraska 68508 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Last 4 digits of account number 6109 When was the debt incurred? 8/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$5,922.00
4.9	DEPT OF EDUCATION/NELN Nonpriority Creditor's Name 121 S 13TH ST Number Street LINCOLN Nebraska 68508 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	When was the debt incurred? 8/2013 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$5,764.00

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Perkins Debtor 1 Starisha D Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** DEPT OF EDUCATION/NELN 4.10 \$5,039.00 - Last 4 digits of account number 7111 Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 8/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN 68508 Nebraska Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.11 DEPT OF EDUCATION/NELN \$4,691.00 Last 4 digits of account number 3211 Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 8/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes 4.12 DEPT OF EDUCATION/NELN \$3,747.00 Last 4 digits of account number 2224 Nonpriority Creditor's Name When was the debt incurred? 8/2009 121 S 13TH ST Number As of the date you file, the claim is: Check all that apply. Contingent 68508 LINCOLN Nebraska Unliquidated State Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another

No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts Other. Specify

Debts to pension or profit-sharing plans, and other similar

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Perkins Debtor 1 Starisha D Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** DEPT OF EDUCATION/NELN 4.13 \$3,697.00 - Last 4 digits of account number 7511 Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 8/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN 68508 Nebraska Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.14 DEPT OF EDUCATION/NELN \$3,398.00 2324 Last 4 digits of account number Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 8/2009 Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes 4.15 DEPT OF EDUCATION/NELN \$3,360.00 Last 4 digits of account number 2512 Nonpriority Creditor's Name When was the debt incurred? 8/2014 121 S 13TH ST Number As of the date you file, the claim is: Check all that apply. Contingent 68508 LINCOLN Nebraska Unliquidated State Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts Other. Specify

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Perkins Debtor 1 Starisha D Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page **Total claim** After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. DEPT OF EDUCATION/NELN 4.16 \$3,213.00 - Last 4 digits of account number 7611 Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 8/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN 68508 Nebraska Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.17 DEPT OF EDUCATION/NELN \$3,030.00 Last 4 digits of account number 3311 Nonpriority Creditor's Name 121 S 13TH ST When was the debt incurred? 8/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent LINCOLN Nebraska 68508 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes 4.18 DEPT OF EDUCATION/NELN \$2,915.00 Last 4 digits of account number 7011 Nonpriority Creditor's Name When was the debt incurred? 8/2012 121 S 13TH ST Number As of the date you file, the claim is: Check all that apply. Contingent 68508 LINCOLN Nebraska Unliquidated State Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another

No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts Other. Specify

Debts to pension or profit-sharing plans, and other similar

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Debtor 1 Starisha D Perkins Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** ENHANCED RECOVERY CO L 4.19 \$823.00 5861 Last 4 digits of account number Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 5/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** 32256 Florida Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? ✓ ORIGINAL CREDITOR: AT T Other. Specify **MOBILITY** Yes 4.20 ENHANCED RECOVERY CO L \$378.00 5240 Last 4 digits of account number Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? 7/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent **JACKSONVILLE** Florida 32256 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? |✓| ORIGINAL CREDITOR: AT T **✓** No Other. Specify DIRECTV Yes ENHANCED RECOVERY CO L 4.21 \$231.00 Last 4 digits of account number 9429 Nonpriority Creditor's Name When was the debt incurred? 4/2016 8014 BAYBERRY RD Number Street As of the date you file, the claim is: Check all that apply. Contingent JACKSONVILLE 32256 Florida Unliquidated State Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only Ⅵ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another

No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Debts to pension or profit-sharing plans, and other similar

Other. Specify ORIGINAL CREDITOR: SPRINT

001 Collection; Collecting for

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Debtor 1 Starisha Perkins Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** First National bank Texas/First Convenience Bank 4.22 \$250.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 937 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Killeen 76540 Texas City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ debt Is the claim subject to offset? No ☐ Yes Ford Credit \$8,542.98 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 542000 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Omaha Nebraska 68154 Disputed City State Zip Code Who incurred the debt? Check one Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify old car Is the claim subject to offset? **✓** No Yes Freeway Insurance 4.24 \$800.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 669 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated California 90630 Cypress City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

✓ No ☐ Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

Other. Specify _

ddebt

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Debtor 1 Starisha Perkins Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 Geico Casualty Company \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO BOX 55126 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Massachusetts 02205-5126 Boston City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Uninsured accident - Acct# Other. Specify 4160379 Is the claim subject to offset? No ☐ Yes GM Financial \$9,628.00 Last 4 digits of account number _ 2932 Nonpriority Creditor's Name When was the debt incurred? 10/2013 PO Box 183853 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Arlington Texas 76096 Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify 081 Automobile Is the claim subject to offset? **✓** No Yes Grace ER 4.27 \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 10900 Gulf Fwy Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Houston 77034 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify medical Debt

✓ No ☐ Yes

Is the claim subject to offset?

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Debtor 1 Starisha D Perkins Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** I C SYSTEM INC 4.28 \$253.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3/2013 PO BOX 64378 Number Street As of the date you file, the claim is: Check all that apply. Contingent SAINT PAUL 55164 Minnesota Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? ✓ ORIGINAL CREDITOR: MEDICAL Other. Specify PAYMENT DATA Yes 4.29 Illinois Secretary of State Safety and Financial \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 2701 S Dirksen Pkwy When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 62723 Sprinafield Citv State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Uninsured accident Other. Specify Acct#4160379 Is the claim subject to offset? **✓** No Yes 4.30 ISAC \$2,889.00 Last 4 digits of account number 3301 Nonpriority Creditor's Name When was the debt incurred? PO Box 6180 1/2017 Number As of the date you file, the claim is: Check all that apply. Contingent 46206 Indianapolis Indiana Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or At least one of the debtors and another divorce that you did not report as priority claims

✓ No

Check if this claim relates to a community debt

Is the claim subject to offset?

debts Other. Specify

Debts to pension or profit-sharing plans, and other similar

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Debtor 1 Starisha Perkins Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.31 Just Energy \$300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a P.O. Box 5598 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Illinois Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ debt Is the claim subject to offset? No ☐ Yes St Lukes Medical- RUSH \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 75 Remittance Drive Dept 1611 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60675 Disputed State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify debt Is the claim subject to offset? **✓** No Yes STUART LIPPMAN &ASSOCI \$7,900.00 4.33 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5447 E 5TH ST STE 110 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated TUCSON 85711 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Uninsured accident - Geico -

✓ No ☐ Yes

Is the claim subject to offset?

Other. Specify

Acct#4160379

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Debtor 1 Starisha D Perkins Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** SYNCB/OLDNAV 4.34 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. BOX 29116 When was the debt incurred? 8/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent SHAWNEE MISSIO 66201 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify CreditCard Is the claim subject to offset? ◪ **✓** No Yes 4.35 **TMobile** \$500.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 742596 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Ohio 45274 Cincinnati City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify debt Is the claim subject to offset? **✓** No Yes TRANSWORLD SYSTEM INC/ 4.36 \$377.00 Last 4 digits of account number 9991 Nonpriority Creditor's Name When was the debt incurred? 1375 East Woodfield Rd Number Street As of the date you file, the claim is: Check all that apply. #110 Contingent Illinois 60173 Schaumburg Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or At least one of the debtors and another divorce that you did not report as priority claims

✓ No

Check if this claim relates to a community debt

Is the claim subject to offset?

V

Other. Specify

Debts to pension or profit-sharing plans, and other similar

001 Collection; Collecting for

ORIGINAL CREDITOR: RELIANT

ENERGY RETAIL SERVICE

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Debtor 1 Starisha Perkins Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.37 United Insurance \$300.00 Last 4 digits of account number Nonpriority Creditor's Name 70 W<u>. 162nd</u> When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated South Holland 60473 Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ debt Is the claim subject to offset? No ◪ ☐ Yes WORLD FINANCE CORPORAT \$0.00 Last 4 digits of account number _ 0201 Nonpriority Creditor's Name When was the debt incurred? 1/2016 6224 HEARNE Street Number As of the date you file, the claim is: Check all that apply. Contingent SHREVEPORT Louisiana 71108 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify 007 InstallmentLoan Is the claim subject to offset? **✓** No Yes WORLD FINANCE CORPORAT \$0.00 Last 4 digits of account number 8901 Nonpriority Creditor's Name When was the debt incurred? 9/2015 6224 HEARNE Number Street As of the date you file, the claim is: Check all that apply. Contingent SHREVEPORT 71108 Louisiana Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or At least one of the debtors and another divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ 007 InstallmentLoan Is the claim subject to offset?

✓ No Yes Case 18-23069 Doc 1 Filed 08/15/18 Entered 08/15/18 15:59:25 Desc Main Document Page 37 of 87

Debtor 1 Starisha Perkins Case number (if known) First Name Last Name List Others to Be Notified About a Debt That You Already Listed Part 3: Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Sprint On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check PO Box 7949 Line 4.21 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Overland Park 66207 Kansas Last 4 digits of account number 9429 Zip Code City State FBCS INC On which entry in Part 1 or Part 2 did you list the original creditor? Name Line 4.23 2200 Byberry Road Ste 120 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Hatboro Pennsylvania 19040 Last 4 digits of account number

City

State

Zip Code

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Debtor 1 Starisha D Perkins Case number (if known)

1 11 01 140	The Middle Halle Last Halle			
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	tatistical reporting	purp
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that		\$0.00	
	amount here.	6e.	\$0.00	
	6e. Total. Add lines 6a through 6d.	oe.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$66,983.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$33,082.98	
	that amount here.	e:	\$100,065.98	

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Fill in this information to identify your case:								
Debtor 1	Starisha	D	Perkins					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States Bankruptcy Court for the:		Northern	District of Illinois (State)					
Case number			(2.44.2)					

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or compa	any with whom you have	the contract or lease	State what the contract or lease is for
Highcrest Townho Name 3514 83rd St	omes		Residential Lease, Debtor is Lessee, year to year residential lease
Number Woodridge	Street Illinois	60517	
City	State	Zip Code	

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Fill in this infor				
	mation to identify your c	ase:		
Debtor 1	Starisha	D	Perkins	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for the:	Northern	District of Illinois	
	Jama aptoy Gourt for anot		(State)	
Case number (If known)				
· ,				Check if this is ar
				amended filing
Official	Form 106H			
Schodul	e H: Your Coc	lohtors		12/15
Scriedui	e n. Tour Coc	ientoi 2		12/13
1. Do you ha	ave any codebtors? (If yo	ou are filing a joint case, do	not list either spouse as	a codebtor.)
		lived in a community propinco, Puerto Rico, Texas, Wa		 (Community property states and territories include Arizona, California, sin.)
	Go to line 3.			
✓ No.				
	. Did your spouse, forme	er spouse, or legal equiva	lent live with you at the	time?
	No		·	
	No		·	e time? Fill in the name and current address of that person.
	No Yes. In which communit		live?	
	No Yes. In which communit	y state or territory did you	live?	
	No Yes. In which communit Name of your spouse, f	y state or territory did you	live?	Fill in the name and current address of that person.

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor Column 2: The creditor to whom you owe the debt Check all schedules that apply:

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Fill in this in	formation to identify	your case:						
Debtor 1	Starisha	D	Perkin	19				
Bobtoi i	First Name	Middle Name	Last N		— Che	eck if this is:		
Debtor 2						An amended filing		
(Spouse, if filing	First Name	Middle Name	Last N	ame		•		
	Bankruptcy Court for	Northern	District of Illi			A supplement showing expenses as of the following		
the: Case number			(S	State)		σ., μοι .ουσ ασ σ. α. ισ .ο	o	
(If known)						MM / DD / YYYY		
Official	Form 106I							
Schedu	le I: Your In	come						12/15
information spouse. If monumber (if k	about your spouse. I	•	d your spous	se is not filir	ng with you, do	not include informa	tion abo	out your
_	ır employment		Debtor 1			Debtor 2		
informati	on.	Employment status	✓ Emplo	wed		Employed		
	re more than one job, eparate page with	<u></u>		nployed		Not Employed		
informatio	n about additional		_					
employers	S.	Occupation	Head Start	teacher				
	art time, seasonal, or byed work.	Employer's name		•	for Community	_		
		Employer's address	Action, Inc 411 Madison					
	on may include student naker, if it applies.		Number Str	reet		Number Street		
						_		
			Maywood		60153	_		
			City	State	Zip Code	City	State	Zip Code
		How long employed there?	1 year 1 m	nonth			_	
Part 2: Gi	ve Details About M	Ionthly Income						
spouse unle If you or you more space 2. List mo deduction be.	ss you are separated. r non-filing spouse have, attach a separate shee	ary, and commissions (before calculate what the monthly	combine the	information fo	-			_
	nte gross income. Add li			4.	\$3,388.67		_	
Jaiouic	3. 000 0011101 / 100 11				ψυ,υυυ.υ1		<u> </u>	

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Deb	tor 1Starisha First Name		Perkins Last Name		Case numbe	r <i>(if</i>		
	riist Name	Wildle Name	Last Name		known) For Debtor 1	For Debtor 2 or non-filing spouse		
C	opy line 4 here		→	4.	\$3,388.67			
	st all payroll dedu							
		and Social Security deductions		5a.	\$730.99			
5	b. Mandatory cont	ributions for retirement plans		5b.	\$0.00			
5	c. Voluntary contri	ibutions for retirement plans		5c.	\$0.00			
5	d. Required repayı	ments of retirement fund loans		5d.	\$0.00			
5	e. Insurance			5e.	\$0.00			
5	f. Domestic suppo	rt obligations		5f.	\$0.00			
5	g. Union dues			5g.	\$0.00			
5	h. Other deduction	ns. Specify:	_	5h. +	\$0.00 +			
6. A c +5h.		uctions. Add lines 5a + 5b + 5c + 5d + 5e +5	f + 5g	6.	\$730.99			
7. C a	alculate total mon	thly take-home pay. Subtract line 6 from line	€ 4.	7.	\$2,657.68			
8. Li	st all other income	e regularly received:						
8	business, profes	-						
		nt for each property and business showing rdinary and necessary business expenses, and	I					
	the total monthly			8a.	\$0.00			
8	b. Interest and div	idends		8b.	\$0.00			
8	dependent regu							
		spousal support, child support, maintenance, it, and property settlement.		8c.	\$0.00			
8	d. Unemployment	compensation		8d.	\$0.00			
8	e. Social Security			8e.	\$0.00			
8	Include cash assis cash assistance th	nt assistance that you regularly receive stance and the value (if known) of any non- nat you receive, such as food stamps (benefits mental Nutrition Assistance Program) or s		8f.	\$0.0 <u>0</u>			
8	g. Pension or retir	rement income		8g.	\$0.00			
8	h. Other monthly i	ncome. Specify: See attached		8h. +	\$261.30 +			
		e Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	+ 8h.	9.	\$261.30			
	•	income. Add line 7 + line 9. e 10 for Debtor 1 and Debtor 2 or non-filing s _l		10.	\$2,918.98 +		=	\$2,918.98
lr fr	nclude contributions iends or relatives.	ular contributions to the expenses that you from an unmarried partner, members of your mounts already included in lines 2-10 or amo	househol	d, your	dependents, your roomr	,		
s	pecify:						11. +	\$0.00
		the last column of line 10 to the amount in the Summary of Schedules and Statistical Su				•	12.	\$2,918.98
								Combined monthly income
13.	No.	ncrease or decrease within the year after	you file th	is form	?			
Ĺ	Yes. Explain:							

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Debtor 1Starisha		D	Perkins	C	ase number <i>(if</i>			
First Name		Middle Name	Last Name	kı	nown)			
Part 1: Describe	e Employment							
		Debtor 1			Debtor 2			
Employment statu	s	✓ Employed			Employed			
		Not Employed			Not Employed			
Occupation		cashier/customer s	service					
Employer's name		Marshalls of IL LL	С					
Employer's addres	ss	770 Cochituate Ro	d					
	Number Street po box 9146				Number Street			
		Framingham	Massachusetts	01701				
		City	State	Zip Code	City	State	Zip Code	
How long employe	d there?	3 months						

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Debtor 1 Starisha D Perkins Case number (if known)

Part 2: Give Details About Monthly Income

Official Form 106l. Additional page.

For Debtor 1 For Debtor 2 or non-filing spouse

8h.Other monthly income. Specify:

1. Marshalls of IL LLC \$261.30

Official Form 106l Schedule I: Your Income page 4

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		Docu	ment Page 45 of 87	7	
Fill in this infor	mation to identify yo	ur case:			
Debtor 1	Starisha First Name	D Middle Name	Perkins Last Name		
Debtor 2				Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng
United States E	Bankruptcy Court for t	the: Northern [District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYY	
	Form 106.	_			12/15
information. If (if known). Ans		ed, attach another sheet to this	re filing together, both are equall form. On the top of any additiona		
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
	nes Dehtor 2 live in	a separate household?			
	_	a separate nousenora.			
L	No				
	Yes. Debtor 2 mu	st file Official Forms 106J-2, <i>Expen</i>	ises for Separate Household of Debi	for 2.	
2. Do you hav	e dependents?	No			
Do not list D Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	2 years	No.
					Yes.
	enses include f people other	No			
yourself and dependents	_	Yes			
Part 2: Estin	mate Your Ongoi	ng Monthly Expenses			
	of a date after the b		rou are using this form as a suppl plemental Schedule J, check the	-	
	•	on-cash government assistance i ed it on <i>Schedule I: Your Incom</i> e	-		Your expenses
	or home ownership or the ground or lot. 4	-	clude first mortgage payments and		\$1,100.00
If not incl	uded in line 4:				

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

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Debtor 1 Starisha D Perkins Case number (if known)
First Name Middle Name Last Name

I ilst Name ivilidie vanie Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$150.00
6b. Water, sewer, garbage collection	6b.	\$70.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$100.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$650.00
8. Childcare and children's education costs	8.	\$300.00
9. Clothing, laundry, and dry cleaning	9.	\$125.00
10. Personal care products and services	10.	\$100.00
11. Medical and dental expenses	11.	\$20.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$300.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$0.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.		
Specify:	19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	00-	Ф0.00
20b. Real estate taxes.	20a	\$0.00
20c. Property, homeowner's, or renter's insurance	20b	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20c	\$0.00
20e. Homeowner's association or condominium dues	20d	\$0.00
200. Homocwist 3 association of controllinatin dues	20e	\$0.00

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Debtor 1			D	Perkins	Case number (if known)		
	First Na	ame	Middle Name	Last Name			
21. Othe	r. Spec	ify:				21	\$0.00
00 Colo		our monthly expenses.					
	-						\$2,915.00
		es 4 through 21.		\$0.00			
		` .	,· •	, from Official Form 106J-2	2		\$2,915.00
		e 22a and 22b. The resul		enses.		22.	
23.Calcu	ılate y	our monthly net income	€.				
23a. (Copy lir	ne 12 (your combined mo	onthly income) from	Schedule I.		23a	\$2,918.98
23b.	Сору у	our monthly expenses fro	om line 22 above.			23b	\$2,915.00
		t your monthly expenses		ncome.			\$3.98
	The res	sult is your monthly net in	icome.			23c	
Fore	- example	e, do you expect to finish	paying for your car	ses within the year after loan within the year or do y modification to the terms o	ou expect your		
	No	ayment to increase of de	orease because or a r	nouncation to the terms o	r your mongage:		
✓ 1	10						
	res .						
		Explain here:					
		•					
	L						

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Fill in this information to identify your case:							
Debtor 1	Starisha	D	Perkins				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name	<u> </u>			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)				
Case number							

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below								
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?								
	✓ No								
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).							
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and							
	that they are true and correct.								
X	/s/ Starisha Perkins	×							
	Signature of Debtor 1	Signature of Debtor 2							
	Date 8/15/2018	Date							
	MM/DD/YYYY	MM/DD/YYYY							

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Fill in this in	nformation to identify your	case:					
Debtor 1	Starisha	D	Perkins	3			
Debtor 2	First Name	Middle I	Name Last N	ame			
(Spouse, if filin	First Name	Middle I	Name Last N	ame			
United State	es Bankruptcy Court for the	e: Northern	District of Illi				
Case numb	per		(S	State)			
Officia	al Form 107						Check if this is a amended filing
Statem	nent of Financi	al Affairs f	or Individuals	s Filing for	r Bankru	ptcv	04/1
Be as com	plete and accurate as p n. If more space is need known). Answer every	ossible. If two m	arried people are filin	g together, both	are equally	responsible for s	
Part 1: G	ive Details About You	r Marital Status	and Where You Live	ed Before			
1. What	t is your current marital :	status?					
	Married Not married						
2. Durir	ng the last 3 years, have	you lived anywhere	e other than where you	live now?			
	No Yes. List all of the places	you lived in the las	t 3 years. Do not includ	e where you live r	now.		
	Debtor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
				Same as	Debtor 1		Same as Debtor 1
	7575 Plum Creek Dr. Number Street		From 08/2015 To 08/2016	Number Stre	eet		From
	Houston Texas City State	77032 Zip Code		City	State	Zip Code	
_	Oity State	Zip Code			Debtor 1	Zip Code	Same as Debtor 1
	Number Street		From	Number Stre	eet		From To
;	City State	Zip Code		City	State	Zip Code	
and ter	the last 8 years, did you rritories include Arizona, Ca o es. Make sure you fill out	ifomia, Idaho, Louis	siana, Nevada, New Mexi	co, Puerto Rico, Te			ommunity property states

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		Perki		umber (if known)	
	First Name Middle	e Name Last N	lame		
t 2:	Explain the Sources of Your Inc	come			
Did Fill i	you have any income from employm n the total amount of income you receivities. If you are filing a joint case and you No	ent or from operating a l ved from all jobs and all bu	sinesses, including part-time		years?
<u></u>	Yes. Fill in the details.				
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions an exclusions)
	om January 1 of current year until le date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$19908.25	Wages, commissions, bonuses, tips Operating a business	
	or last calendar year: anuary 1 to December 31, 2017) YYYY	Wages, commissions, bonuses, tips Operating a business	\$15000.00	Wages, commissions, bonuses, tips Operating a business	
	or the calendar year before that: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a	\$2000.00	Wages, commissions, bonuses, tips Operating a	
	you receive any other income during	business this year or the two pre		business	, unemployment, and oth
Inclupubl filing	-	business g this year or the two prencome is taxable. Examples come; interest; dividends; you received together, list	s of other income are alimony; money collected from lawsuits; it only once under Debtor 1.	child support; Social Security royalties; and gambling and	
Inclupubl filing	de income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No	business g this year or the two prencome is taxable. Examples come; interest; dividends; you received together, list	s of other income are alimony; money collected from lawsuits; it only once under Debtor 1.	child support; Social Security royalties; and gambling and	
Inclupubl filing	de income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No	business g this year or the two prencome is taxable. Examples come; interest; dividends; you received together, list neach source separately. D	s of other income are alimony; money collected from lawsuits; it only once under Debtor 1.	business child support; Social Security royalties; and gambling and listed in line 4.	
Inclupublifiling filing List	de income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No	p this year or the two prencome is taxable. Examples come; interest; dividends; you received together, list in each source separately. Display to the complete of the complete	s of other income are alimony; money collected from lawsuits; it only once under Debtor 1. To not include income that you Gross income from each source (before deductions	business child support; Social Security royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions a
Inclupublifiling List	ide income regardless of whether that in ic benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	p this year or the two prencome is taxable. Examples come; interest; dividends; you received together, list in each source separately. Display to the complete of the complete	s of other income are alimony; money collected from lawsuits; it only once under Debtor 1. To not include income that you Gross income from each source (before deductions	business child support; Social Security royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions a

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Debtor 1 Starisha Perkins Case number (if known) First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City Suppliers or State Zip Code vendors

Other

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1	Starisha		D		rkins	Case number	(if known)
	First Name		Middle Name	Las	t Name		
nsi orp	ders include your roorations of which	relatives; ar you are ar or a busine	ny general partners n officer, director, p ess you operate as	s; relatives of any operson in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; g securities; and any managing domestic support obligations,
✓	No						
Ħ	Yes. List all payr	nents to a	n insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	der? ude payments on the No Yes. List all payr	debts guar	anteed or cosigne	ed by an insider.	Total amount	Amount you	n account of a debt that benefited an Reason for this payment
				payment	paid	still owe	Include creditor's name
	Insider's Name						
	Insider's Name Number Street						
	Number Street	State	Zip Code				
	Number Street	State	Zip Code				
	Number Street City	State	Zip Code				
_	Number Street City Insider's Name Number Street	State	Zip Code				

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Debtor 1 Starisha Perkins Case number (if known) First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1	Starisha	D	Perkins	Case number (if known)		
		First Name	Middle Name	Last Name	_		
11.		thin 90 days before you filed counts or refuse to make a		ny creditor, including a bank o owed a debt?	r financial institution, se	t off any amou	nts from your
	✓	No Yes. Fill in the details.					
	ш	1 cs. 1 iii ii i die details.					
				Describe the action the cred		Date action was taken	Amount
		Creditor's Name					
		Number Street					
				Last 4 digits of account number	er: XXXX-		
		City State	Zip Code				
12.		hin 1 year before you filed f pointed receiver, a custodia		y of your property in the posse	ssion of an assignee for t	the benefit of c	reditors, a court-
		Ma					
	lacksquare	No					
		Yes					
Part	5:	List Certain Gifts and C	ontributions				
13.	Wi	thin 2 years before you filed	d for bankruptcy, did y	ou give any gifts with a total va	alue of more than \$600 p	er person?	
	∠	No Yes. Fill in the details for e	each gift.				
		Gifts with a total value of per person		Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave	the Gift				
		Number Street					
		-					
		City State	Zip Code				
		Person's relationship to you					
		Person to Whom You Gave	the Gift				
		Number Street					
		City State	Zip Code				
		Person's relationship to you					
		, , , , , ,					

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ebtor 1	Starisha	D	Perkins	Case number (if know	n)	
	First Name	Middle Name	Last Name	<u> </u>		
Wi	thin 2 years before you	filed for bankruptcy, d	id you give any gifts or contribut	ions with a total value o	of more than \$600	to any charity?
~	No					
¥		for each gift or contribu	ıtion			
L	res. Fill in the details i	for each gift or contribu	JUOI I.			
	Gifts or contributions		Describe what you contrib	outed	Date you	Value
	that total more than	\$600			contributed	
	Charity's Name		-			
	•					
			_			
	Number Street		-			
	City Sta	te Zip Code	_			
					ı	
t 6:	List Certain Losses					
	No Yes. Fill in the details. Describe the property	v you lost and	Describe any insurance c	overage for the loss	Date of your	Value of property
	how the loss occurre		Include the amount that ins pending insurance claims o A/B: Property.	urance has paid. List	loss	lost
						-
t 7:	List Certain Payme	nts or Transfers				
✓	No Yes. Fill in the details.					
			Description and value of a transferred	ny property	Date payment or transfer was made	Amount of payment
	Semrad Law Firm		Attorney's Fee - 0.00		8/15/2018	\$0.00
	Person Who Was Paid		_			
	1444 N. Farnsworth Av	venue				
	Number Street					
	Suite 300					
	•	oin 60505	_			
	Aurora Illin City Sta		_			
	Only Sta	LO ZIP COUE				
	Email or website address	SS	_			
	None					
	Person Who Made the	Payment, if Not You				
	Person Who Was Paid		_			
	Number Street					
					·	
			_			
			_			
	City Sta	te Zip Code	_ _			
	City State	te Zip Code	_			
	City Star		 _ _			
		ss	_ _ _ _			

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ebtor 1	Starisha	D	Perkins	Case number (if known)		
	First Name	Middle Name	Last Name			
hel		ditors or to make pay	d you or anyone else acting or yments to your creditors? ed on line 16.	your behalf pay or transfer	any property to anyor	ne who promised t
✓	No Yes. Fill in the details.					
			Description and value of transferred	f any property	Date Am payment or transfer was made	nount of payment
	Person Who Was Paid		_			
	Number Street		_			
	City State	e Zip Code	_			
Inc	ordinary course of your lude both outright transfer I transfers that you have all No Yes. Fill in the details.	s and transfers made a	s security (such as the granting	of a security interest or mortga	ge on your property). D	o not include gifts
	res. I il il ule detaile.		Description and value of transferred		y property or ceived or debts paid	Date transfer was made
	Person Who Received To	ransfer	_			
	Number Street		_			
	City State Person's relationship to		_			
	Person Who Received To	ransfer	_			
	Number Street		_			
	City State Person's relationship to		_			
ber	hin 10 years before you neficiary? ese are often called asset-		did you transfer any property t	o a self-settled trust or sim	ilar device of which yo	ou are a
✓	No Yes. Fill in the details.					
			Description and value	of the property transferred		Date transfer was made
	Name of trust					

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Perkins Debtor 1 Starisha Case number (if known) First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code

City

State

Zip Code

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Debtor 1 Starisha Perkins Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code City State Zip Code

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Deb	tor 1	Starisha	D	Perkins	Case numbe	r (if known)	
		First Name	Middle Name	Last Name			
26.	Hav	e you been a party	y in any judicial or admini	strative proceeding unde	r any environmental law?	Include settlements and orde	rs.
		No					
		Yes. Fill in the det	ails				
	ш	100.1	ano.	Court or agency	Natur	e of the case	Status of the
				Court of agency	Nutui	c of the ouse	case
		Case title					Pending
			,	Court Name			Pending
		0		NumberStreet			On appeal
		Case number		Number Gueet			Concluded
				City State	Zip Code		ш
Part	11.	Give Details Al	oout Your Business or (Connections to Any R	ısiness		
ı aıı		GIVE BELLIIS AL	Jour Four Business of	Connections to Any De	u3i11033		
27.	Wit	hin 4 years before	you filed for bankruptcy, o	did you own a business or	r have any of the following	g connections to any business	?
		A sole propri	etor or self-employed in a	trade, profession, or othe	er activity, either full-time o	or part-time	
			a limited liability company			part arrio	
		A partner in a		(LLO) of inflitod lidolity p	artiororiip (EEI)		
			rector, or managing execu	itive of a corporation			
			at least 5% of the voting o	•	rporation		
			at least 5 /0 of the voting of	equity securities of a cor	i por auori		
	✓		bove applies. Go to Part				
		Yes. Check all that	at apply above and fill in th	he details below for each	business.		
				Describe the nat	ture of the business	Employer Identification no	
						include Social Security no	imber or IIIN.
		Business Name				EIN:	
		Number Street		Name of account	tant or bookkeeper	Dates business existed	
		City	State Zip Code		tailt of bookkeeper	Erom To	
		Oity	2.10 0000			From To	
				Describe the nat	ture of the business	Employer Identification no	
						include Social Security no	imber or IIIN.
		Business Name				EIN:	
						Date of the state	
		Number Street		Name of account	tant or bookkeeper	Dates business existed	
		City	State Zip Code		tunt of bookkeeper	From To	
		Oity	2.10 0000			FIOIII 10	
				Describe the nat	ture of the business	Employer Identification no	
						include Social Security no	imber or ITIN.
		Business Name				EIN:	
		Number Street		Name of account	tant or healthas	Dates business existed	
		City	State 7:5 Cod-	mame of account	tant or bookkeeper	F =	
		Oity	State Zip Code			FromTo	

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Debt	tor 1 S	Starisha	D	Perkins	Case number (if known)
	F	First Name	Middle Name	Last Name	
28.	cred	iin 2 years before you filed f litors, or other parties. No	or bankruptcy, did you (give a financial statement t	o anyone about your business? Include all financial institutions,
		Yes. Fill in the details below			
				Date issued	
		Name		MM/DD/YYYY	
		Number Street			
		City State	Zip Code		
Part	12:	Sign Below			
t	rue a	nd correct. I understand th kruptcy case can result in f	at making a false stater	ment, concealing property, imprisonment for up to 20 y	s, and I declare under penalty of perjury that the answers are or obtaining money or property by fraud in connection with years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/s/ Starisha Pe	erkins	×	
		Signature of Debt	or 1		Signature of Debtor 2
		Date 8/15/2018			Date
	Did yo	u attach additional pages t	o Your Statement of Fir	nancial Affairs for Individua	s Filing for Bankruptcy (Official Form 107)?
[✓ No	0			
	Ye	es			
	Did yo	u pay or agree to pay some	one who is not an attor	ney to help you fill out ban	kruptcy forms?
	✓ No	0			
Ī	Ye	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Fill in this infor	Fill in this information to identify your case:						
Debtor 1	Starisha	D	Perkins				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(Otato)				

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1.	For any creditors that you listed in Part 1 of Schedule D: Creditors Winformation below.	/ho Have Claims Secured by Property (Official Forn	n 106D), fill in the
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. Yes.
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. Yes.
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. Yes.
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. Yes.

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Debtor	Starisha	D	Perkins	Case number (if
1	First Name	Middle Name	Last Name	known)
Part 2:	List Your Unexpired Per	sonal Property Leas	es	
informa		state leases. Unexpired	l leases are leases that	ry Contracts and Unexpired Leases (Official Form 106G), fill in the tare still in effect; the lease period has not yet ended. You may 1 U.S.C. § 365(p)(2).
Des	scribe your unexpired person	nal property leases		Will the lease be assumed?
Les	sor's name:			□ No □ Yes
	cription of leased perty:			_
Les	sor's name:			□ No □ Yes
	scription of leased perty:			
Les	sor's name:			No Yes
	cription of leased perty:			_
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:			No Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:			No Yes
	cription of leased perty:			_
Part 3	Sign Below			
Unde			my intention about any	property of my estate that secures a debt and any personal
, -10				
_	/s/ Starisha Perkins		x _	
Si	gnature of Debtor 1		Si	gnature of Debtor 2
Da	ate 8/15/2018		Da	ate
	MM/DD/YYYY			MM/DD/YYYY

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re	Starisha D Perkins		Case No.	
	Debtor			(If known)
			Chapter	Chapter 7
	DISCLOSURE OF	COMPENSATION	OF ATTORNEY F	OR DEBTOR
	Pursuant to 11 U.S.C. § 329(a) and I compensation paid to me within one rendered or to be rendered on behalf	e year before the filing of the net	ition in bankruptcy or agreed to	ha paid to ma for consisce
	For legal services, I have agreed to a			\$1,750.00
1	Prior to the filing of this statement I	have received		\$0.00
	Balance Due			\$1,750.00
2. 7	The source of the compensation paid	d to me was:		
	Debtor	Other (specify)		
3. 7	The source of the compensation paid	d to me is:		
	Debtor	Other (specify)		
4.	I have not agreed to share the ab members and associates of my la	ove-disclosed compensation waw firm.	ith any other person unless they	are
[I have agreed to share the above- members or associates of my law the people sharing in the comper	firm. A copy of the agreement.	other person or persons who ar together with a list of the names	re not s of
5. lr	n return for the above-disclosed fee,	I have agreed to render legal se	rvice for all aspects of the bankr	uptcy case, including:
	 a. Analysis of the debtor's financial bankruptcy; 	cial situation, and rendering adv	rice to the debtor in determining	whether to file a petition in
	b. Preparation and filing of any p	petition, schedules, statements	of affairs and plan which may be	required;
	c. Representation of the debtor a	at the meeting of creditors and o	confirmation hearing, and any ac	djourned hearings thereof:
6. B	y agreement with the debtor(s), the a			
		CERTIFICATION	ON	
I ce debtor(rtify that the foregoing is a complete s) in this bankruptcy proceedings.	e statement of any agreement or	arrangement for payment to me	for representation of the
	8/15/2018		/s/ James Nowak	
	Date		Signature of Attorney	
			Someod Law 5'	
			Semrad Law Firm	

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Thank you for selecting The Semrad Law Firm LLC (the "Firm") as legal counsel. It is our policy to confirm in writing the terms of our engagement, including the scope of our representation and how we will charge for our legal services. Those terms are set forth below.

- 1. Scope of Representation. The Firm will be representing you in all aspects of your Bankruptcy case filed under Chapter 7 of the United Stated Bankruptcy Code except for any adversary proceedings that may be filed against you. The scope of this representation does not include any other civil or criminal proceedings.
- 2. Conditional Representation. The Firm has agreed to represent you on the condition that you will enter into and sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case. If you refuse to enter into and sign the agreement within ten (10) days after the filing of your case, the Firm will file a motion to withdraw from representing you.
- 3. Prepetition Fees.
 - a. Before the case is filed, the Firm agrees to:
 - i. Personally counsel you regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures as well as nonbankruptcy options, and answer your questions;
 - ii. Personally explain to you that the Firm is being engaged to represent you on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees are determined and paid;
 - iii. Personally review with you and sign the completed petition, statements,
 - iv. Timely prepare and file your petition, statements, and schedules,
 - v. Advise you on which creditors you will need to continue to pay, such as housing or vehicle payments that you intend to retain.
 - b. The fee for services provide before the case is filed is \$0.00.
 - c. The Firm may also incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.
- 4. Post-Petition Fees.
 - a. After the case is filed, the Firm agrees to:
 - i. Advise you of the requirement to attend the meeting of creditors and notify you of the date, time, and place of the meeting;



- ii. Advise you of the requirement to attend a debtor education course and provide a certificate of completion to the Firm;
- iii. Send notice of your case filing to creditors;
- iv. Correspond with creditors regarding any matters necessary for the administration of your case, including to cease payroll garnishments, unfreeze bank accounts, or recover property that was improperly seized
- v. Timely submit to the Chapter 7 trustee properly documented proof of income, tax records as well as any other necessary documentation;
- vi. Provide you with knowledgeable legal representation at the meeting of creditors as well as any continued or rescheduled meetings in time for check-in and examination;
- vii. Timely prepare and file the notice of completion of the debtor education
- viii. If the Firm will be employing another attorney to attend the meeting of creditors, personally explain to you, in advance, the role and identity of the other attorneys and provide that attorney with your file in sufficient time to review it and properly represent you at the meeting;
- ix. Timely negotiate with the Trustee regarding any property or actions that the Trustee may pursue that could be adverse to your interests;
- x. Timely prepare, file, and serve any necessary statements, amended statements, amended schedules and any change of address, in accordance with information provided by you;
- xi. Monitor all incoming case information, including but not limited to, Reaffirmation agreements, notice of audits by the US Trustee, correspondence from you or any interested parties;
- xii. Review and negotiate, if necessary, any reaffirmation agreements and personally explain the terms of said agreements to you;
- xiii. Be available to respond to your questions throughout the term of the
- xiv. Review and timely respond, if necessary, to Trustee motions to dismiss
- xv. Review and timely respond, if necessary, to motions for relief from stay;
- xvi. Prepare, file, and serve all appropriate motions to avoid liens;
- xvii. Prepare, file, and serve all appropriate motion to redeem;
- xviii. Send In Re Mendiola letters to previously undisclosed creditors; and
- xix. Provide any other legal services necessary for the administration of the
- b. The fee for services provided after the case is filed is \$1,750.00.
- c. The firm will have no right to payment of the fee listed in section 4(b) unless you sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case.

- d. After the case is filed, the Bankruptcy Court will require payment of filing fees in the amount of \$335.00. In order to pay this, you have two (2) options (please circle one):
 - Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
 - ii. Request that the Firm pay the costs on your behalf for which it will seek reimbursement from you;
- 5. Retainers and Payments to the Firm.
 - a. The fee being charged to you is a flat fee for services rendered during the Chapter 7 case and will be applied without the need for the Firm to keep detailed time records for the specific services performed.
 - b. Any funds paid to the Firm shall immediately become property of the Firm and will be deposited into the operating account of the Firm and will be used for general expenses of the firm.
 - c. While it is ordinarily your option to deposit funds with an attorney that shall remain your property as security for future services, the Firm does not represent clients under such a security retainer because bankruptcy cases require many disparate tasks and functions for the attorneys and support staff; some of which require legal expertise while others may only be ministerial in nature. The benefit to you is the firm's commitment to perform any and all work necessary to represent you in this Chapter 7 bankruptcy.
- 6. Right to Hire New Counsel. You always have the right at any time to terminate the Firm's representation and hire new counsel. Should you refuse to sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case, and the Firm moves to withdraw from representing you, you are strongly encouraged to hire new counsel.
- 7. Conflict Waiver. There is an inherent conflict wherever attorneys represent debtors in bankruptcy for a fee. The Firm is working to alleviate financial issues, while at the same time charging a fee. There have also previously been cases that questioned whether asking you to sign an agreement after the filing of your bankruptcy case to pay the Firm for services rendered after the filing of your case presents a possible additional conflict of interest. The Firm may only represent you if that representation will not be materially limited by the Firm's own interests. We believe our ability to represent you will not be affected by your ongoing obligation to pay our post-petition fee. By signing this agreement, you are waiving this conflict and are allowing us to represent you. You

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do not have to waive this conflict of interest and can instead choose for the Firm not to represent you. You also have the right to consult separate counsel to discuss whether you should waive this conflict.

Merger. This agreement constitutes the entire agreement between you and the Firm.
 Any previous discussions or agreements are not valid or enforceable unless contained in

Date

Very truly Yours, Attorney, The Semrad Law Firm		
CONFIRMED:	Client	

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Disclosure Pursuant to 11 U.S.C. §527(a)(2)

You are notified:

- All information that you are required to provide with a petition and thereafter during a case under the Bankruptcy Code is required to be complete,
- 2. All assets and all liabilities are required to be completely and accurately disclosed in the documents filed to commence the case. Some places in the Bankruptcy Code require that you list the replacement value of each asset. This must be the replacement value of the property at the date of filing the petition, without deducting for costs of sale or marketing, established after a use, replacement value means the price a retail merchant would charge for property of that kind, considering the age and condition of the property.
- 3. The following information, which appears on Official Form 22, Statement of Current Monthly Income, is required to be stated after reasonable inquiry: current monthly income, the amounts specified in section 707(b) (2), and, in a (determined in accordance with section 707(b) (2)).
- Information that you provide during your case may be audited pursuant to provisions of the Bankruptcy Code. Failure to provide such information may result in dismissal of the case under this title or other sanction, including

I have been provided a copy of the above disclosure.

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IMPORTANT INFORMATION ABOUT BANKRUPTCY ASSISTANCE SERVICES FROM AN ATTORNEY OR BANKRUPTCY PETITION PREPARER.

If you decide to seek bankruptcy relief, you can represent yourself, you can hire an attorney to represent you, or you can get help in some localities from a bankruptcy petition preparer who is not an attorney. THE LAW REQUIRES AN ATTORNEY OR B ANKRUPTCY PETITION PREPARER TO GIVE YOU A WRITTEN CONTRACT SPECIFYING WHAT THE ATTORNEY OR BANKRUPTCY PETITION PREPARER WILL DO FOR YOU AND HOW MUCH IT WILL COST. Ask to see the contract before you hire anyone.

The following information helps you understand what must be done in a routine bankruptcy case to help you evaluate how much service you need. Although bankruptcy can be complex, many cases are routine.

Before filing a bankruptcy case, either you or your attorney should analyze your eligibility for different forms of debt relief available under the Bankruptcy Code and which form of relief is most likely to be beneficial for you. Be sure you understand the relief you can obtain and its limitations. To file a bankrupt cy case, documents called a Petition, Schedules and Statement of Financial Affairs, as well as in some cases a Statement of Intention need to be prepared correctly bankruptcy court. Once your case starts, you will have to pay a filing fee to the first meeting of the credi tors where you may be questioned by a court official called a 'trustee' and by creditors.

If you choose to file a chapter 7 case, you may be asked by a creditor to reaffirm a debt. You may want help deciding whether to do so. A creditor is not permitted to coerce you into reaffirming your debts.

If you choose to file a chapter 13 case in which you repay your creditors what you can afford over 3 to 5 years, you may also want help with preparing your chapter 13 plan and wit h the confirmation hearing on your plan which will be before a bankruptcy judge.

If you select another type of reli ef under the Bankruptcy Code other than chapter 7 or chapter 13, you will want to find out what should be done from someone familiar with that type of relief.

Your bankruptcy case may also involve litigation. You are generally permitted to represent yourself in litigation in bankruptcy court, but only att orneys, not bankruptcy petition preparers, can give you legal advice.

I have been provided group of the above disclosure.

CHAPTER 7 DISCLAIMERS

 I understand that The Semrad Law Firm, LLC has pulled my credit report, but that credit report does not report every debt I owe. I understand that it is my responsibility to provide all my debts to The Semrad Law Firm, LLC to list in my bankruptcy.

2

- I agree that in the preparation of my bankruptcy petition and schedules that I have disclosed to The Semrad Law Firm, LLC all my debts, sources of income, assets, personal property, real property, transfers of real estate or any property over the past 4 years, and all expenses I have.
- 3. I agree that I will attend my creditors meeting at the time, date, and location that will be mailed to me by the Bankruptcy Court. Failure to attend this meeting is grounds for my case to be dismissed. I understand that at this meeting I will bring my driver's license or State ID and my original social grounds for the meeting to not be held.

4. I understand and agree to complete my 2nd credit counseling course (Debtor Education course) within 45 days of my original 341 meeting date, and submit a copy of the certificate to my attorney and confirm receipt of the certificate. I also understand that there will be a separate cost for the 2nd course. I understand that failure to complete this 2nd course and submit it to my attorney can be grounds to have additional filing fees would have to be paid to re-open my case to file the 2nd Debtor Education

5. If I have a garnishment coming out of my paycheck, The Semrad Law Firm, LLC will send notice of the bankruptcy to my payroll department and garnishing creditor to stop wage garnishments as long as I information, I understand and agree that it is my responsibility to contact my payroll and garnishing creditor and provide them with proof of filing. Further, although the Semrad Law Firm, LLC will send to ensure notice was received.

A Sectived.

- 6. I understand that I must have filed my federal and state taxes for the past 4 years if I was legally required to, and failure to have done so is grounds to have my case dismissed.
- 7. I understand that the entire firm of The Semrad Law Firm, LLC represents me and that while a different attorney might have counseled me and prepared my case, once it is filed, my case will be assigned to the attorneys and staff of the Chapter 7 department for the remainder of my case.

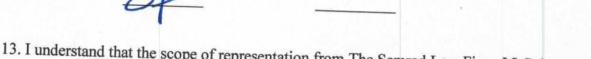
8. I understand and agree that I must fully disclose any and all assets, real property, cash, expected tax refunds, inheritance, or personal property of any kind prior to the filing of my bankruptcy.

9. I further understand that any assets including, but not limited to real property, cash, expected tax refunds, future settlements, potential or pending lawsuits, or personal property that has equity that cannot be exempted is subject to liquidation by the Chapter 7 Trustee.

10. I understand that the following debts will not be discharged in my Chapter 7 (this list shows the most common non-dischargeable debts, but not necessarily all): parking tickets, moving violations, student loans, certain governmental debts including taxes and code violations, and child support.

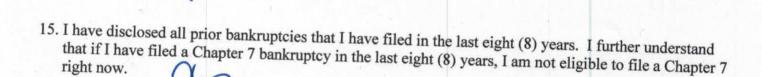
11. I understand that if I wish to keep a secured debt, for example, a mortgage(s) or automobile, I must sign a reaffirmation agreement. I understand that even if I am current on the debt, a reaffirmation agreement is offered solely at the discretion of the creditor. I understand that for my creditor(s) to offer me a reaffirmation agreement I must be current on my monthly payment. If I do not have a reaffirmation agreement offered to me by my finance company, that I may not be able to keep my secured debt.

12. I understand that I will work with my attorney to ensure the reaffirmation agreements are timely received, signed and filed with the Court. I understand the reaffirmation agreement must be filed with the court before the case discharges. Once the reaffirmation agreement is signed, filed with the Court and approved, the debt will be non-dischargeable. I understand that the bankruptcy judge will review my budget when approving or denying the reaffirmation agreement and that it is possible that the judge may determine that the reaffirmation is not in my best interest and deny the reaffirmation.



13. I understand that the scope of representation from The Semrad Law Firm, LLC does not extend to credit repair.

14. I understand that if I have made any recent credit card transactions, cash advances, or incurred loans during the 3 month period prior to my bankruptcy, an adversary lawsuit may be brough against me in bankruptcy court. An adversary is a lawsuit in which a creditor asks the court to make certain debt non-dischargeable. I understand that if I want The Semrad Law Firm, LLC to represent me in an adversary I must pay additional attorney's fees.



16. I understand that to be eligible for a Chapter 7 I cannot have any disposable income after paying all my monthly expenses, and I also have to pass the Form 122A Means test, and if I do have a significant amount of disposable income available or fail the Form 122A that I may be ineligible for a Chapter 7. I understand that if I do have any disposable income and we attempt to rebut the presumption, the United States Trustee may deem my case an abuse and I may have to convert to a Chapter 13 or let my case be dismissed.

17. I understand and acknowledge that when I surrender real property through my Chapter 7 bankruptcy that the property is still my responsibility until it is sold at a foreclosure sale. I must keep up the property insurance and maintenance of said property, including, but not limited to, future water bills until the sale date. I understand that, if I neglect to maintain the property and am assessed city code violations, I will be responsible to pay those fines. Further, I must continue to pay homeowners and association fees after the bankruptcy is filed until the property is sold. If I do not pay these fees the Association can sue me for the balance of unpaid fees from the filing of the bankruptcy until the property is sold.

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18. I understand that if I have a co-signer on any of my debts, the co-signer will still be responsible for that

19. I agree that I authorized The Semrad Law Firm, LLC to file my bankruptcy case, after I reviewed my

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1.717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Perkins, Starisha D	Case No.		
Debtor(s)		Case No.		
		Chapter.	Chapter7	
	VERIFICATION	ON OF CREDITOR MAT	RIX	
Th knowledge	ne above named Debtors hereby verify that the above named Debtors hereby verify the above named Debtors hereby verify that the above named Debtors hereby verify the above named Debtors hereby verify that the above named Debtors hereby verification is a supplication of the above named Debtors hereby verification of the above named Debt	ne attached list of creditors is tr	ue and correct to the best of their	
Date:	8/15/2018	/s/ Perkins, Staris Perkins, Starisha Signature of Deb	D	

DEPT OF EDUCATION/NELN 121 S 13TH ST LINCOLN, NE, 68508

GM Financial ATT: Mandy Youngblood PO Box 183853 Arlington, TX, 76096

ISAC PO Box 6180 Indianapolis, IN, 46206

ENHANCED RECOVERY CO L 8014 BAYBERRY RD JACKSONVILLE, FL, 32256

TRANSWORLD SYSTEM INC/ 1375 East Woodfield Rd #110 Schaumburg, IL, 60173

I C SYSTEM INC PO BOX 64378 SAINT PAUL, MN, 55164

Sprint PO Box 7949 Overland Park, KS, 66207

WORLD FINANCE CORPORAT 6224 HEARNE SHREVEPORT, LA, 71108

AD ASTRA REC 8918 W 21st St N Suite 200 Wichita, KS, 67205

SYNCB/OLDNAV P.O. BOX 29116 SHAWNEE MISSIO, KS, 66201

CES/BANK OF AMERICA PO BOX 14445 AUSTIN, TX, 78761 TMobile P.O. Box 742596 Cincinnati, OH, 45274

Ford Credit PO Box 542000 Omaha, NE, 68154

FBCS INC 330 S. Warminster Rd Suite 353 Hatboro, PA, 19040

Illinois Secretary of State Safety and Financial 298 Howlett Building Springfield, IL, 62756

STUART LIPPMAN &ASSOCI 5447 E 5TH ST STE 110 TUCSON, AZ, 85711

Geico Casualty Company One Geico Center Macon, GA, 31296

Grace ER 10900 Gulf Fwy Houston, TX, 77034

St Lukes Medical- RUSH 901 E 104th St Kansas City, MO, 64131

AMITA Health Adventist PO Box 24013 Chattanooga, TN, 37422

Chase Bank 340 S. Cleveland Bldg 370 OH1-1073 Westerville, OH, 43081

First National bank Texas/First Convenience Bank PO Box 937 Killeen, TX, 76540 check into Cash 201 Keith St Sw Ste 80 Cleveland, TN, 37311

Just Energy P.O. Box 5598 Chicago, IL, 60680

United Insurance 70 W. 162nd South Holland, IL, 60473

Freeway Insurance P.O. Box 669 Cypress, CA, 90630 Case 18-23069 Doc 1 Filed 08/15/18 Entered 08/15/18 15:59:25 Desc Main Document Page 82 of 87

	D	Perkins	Case number (if known)	
ebtor 1 Starisha First Name	Middle Name	Last Name		
art 6: Answer These Que	stions for Reporting Purpose	s		0 1 11 0 0 0 10 10 10
What kind of debts do you have?	16a. Are your debts primarile "incurred by an individuation of the line 16b. Yes. Go to line 17. 16b. Are your debts primarile money for a business or No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts y	y consumer debts? of a primarily for a person by business debts? By investment or through	onal, family, or nousend Business debts are debts gh the operation of the l	s that you incurred to obtain business or investment.
7. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that No.	ter 7. Do you estimate th t funds will be available	to distribute to unsecured	
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5, 5,001-10	0,000 25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$10,000 \$50,000	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$10,000	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				the information provided is true and
For you	orrect. If I have chosen to file under of title 11, United States Counder Chapter 7. If no attorney represents me out this document, I have of I request relief in accordance.	Chapter 7, I am awar de. I understand the re- e and I did not pay or a otained and read the re- e with the chapter of statement, concealing cy case can result in	re that I may proceed, if relief available under ear agree to pay someone v notice required by 11 U title 11, United States C	eligible, under Chapter 7, 11,12, or ch chapter, and I choose to proceed who is not an attorney to help me fill .S.C. § 342(b). Code, specified in this petition. g money or property by fraud in r imprisonment for up to 20 years, or

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Fill in this intori	mation to identify your ca	ase:	Marin Charles
Debtor 1	Starisha	D	Perkins
DODGOT 1	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States B	sankruptcy Court for the:	Northern	District of Illinois (State)

Official Form 106Dec

amended filing

Check if this is an

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below	
Did you pay or agree to pay someone who is N	OT an attorney to help you fill out bankruptcy forms?
✓ No Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that Thave that they are true and confect.	read the summary and schedules filed with this declaration and
/s/ Starisha Perkins Signature of Debtor 1	Signature of Debtor 2
Date 8/15/2018	Date MM/DD/YYYY

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		D	Perkins	Case number (if known)
Debtor 1	Starisha	Middle Name	Last Name	
	First Name			
8. Wit	editors, or other parties.			ent to anyone about your business? Include all financial institutions,
			Date issued	
	Name		MM/DD/YYYY	
	Number Street			
	City St	tate Zip Code		
	City			
art 10	Sign Below			
true a b	e and correct. I understa ankruptcy case can resu	and that making a falsult in fines up to \$250,	e statement, concealing proposed or imprisonment for up to	ments, and I declare under penalty of perjury that the answers are serty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2
	Date 8/15			Date
Did	d you attach additional p	pages to Your Stateme	ent of Financial Affairs for Ind	viduals Filing for Bankruptcy (Official Form 107)?
V	No			
-				
F	Yes			
			an atterney to help you fill of	ut bankruptev forms?
		y someone who is not	an attorney to help you fill or	ut bankruptcy forms?
	I d you pay or agree to pa	y someone who is not	an attorney to help you fill o	ut bankruptcy forms? Attach the Bankruptcy Petition Preparer's Notice,

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nation below. Do not lis ne an unexpired person	al property lease if the tru	istee does not assume it. 11	are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
w conservations we	personal property leases		Will the lease be assumed?
			□ No
essor's name:			Yes
Description of leased property:			
.essor's name:			No Yes
Description of leased property:			
_essor's name:			No Yes
Description of leased property:		\$	
Lessor's name:			No Yes
Description of leased property:			
Lessor's name:		*	No Yes
Description of leased property:			
Lessor's name:	,		No Yes
Description of leased property:			
Lessor's name:			No Yes
Description of leased property:			
3: Sign Below			
Under penalty of perjur property that is subject	y, I declare that have inc to an unexpired lease.	dicated my intention about a	ny property of my estate that secures a debt and any personal

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

n re:	Perkins, Starisha D	Case No.	
	Debtor(s)		
		Chapter.	Chapter7
	VERIFICA	TION OF CREDITOR MAT	TRIX
The	above named Debtors hereby verify th	at the attached list of creditors is tr	rue and correct to the best of their
nowledge.			Dan
		/s/ Perkins, Stari	isha D
Date:	8/15/2018	Perkins, Starisha Signature of De	a D

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ebtor 1 Starisha	D	Perkins Leat Name	Case number (if known	
First Name	Middle Name	Last Name	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
Unemployment compensat Do not enter the amount if younder the Social Security Act.	ou contend that the amour	nt received was a benefit	\$0.00	
For you	. motous, not a	\$0.00		
For your spouse		\$0.00		
	controls.		00.00	
Pension or retirement inco benefit under the Social Secu	urity Act.		\$0.00	
D.Income from all other sou amount. Do not include any payments received as a victir international or domestic tern page and put the total below	m of a war crime, a crime a rorism. If necessary, list oth	nainst humanity, or		
Total amounts from separate	e pages, if any.		+\$0.00	+
Calculate your total cur	rent monthly income. Ad	d lines 2 through 10 for	\$3,472.02	\$3,472.02
aob				
column. Then add the tot	tal for Column A to the tota	i for Column B.		Total current monthly incor
art 2: Determine Wheth	ner the Means Test Ar	pplies to You		
. Calculate your current m				
. Calculate your current if	at monthly income from line	11	Сору	line 11 here → \$3,472.02
2.2.2				X 12
Multiply by 12 (the nu	umber of months in a year).			12b. \$41,664.24
12b. The result is your ann	ual income for this part of t	he form.		\$41,004.24
Calculate the median fan	mily income that applies	to you. Follow these steps:		
		Illinois		
Fill in the state in which you	u live.			
Fill in the number of people	e in your household.	2		
Fill in the median family inc		e of		13. \$68,687.00
	median income amounts, g This list may also be availab	go online using the link specificate at the bankruptcy clerk's of	ed in the separate fice.	
4. How do the lines compa	ire?			
14a. Line 12b is less t	than or equal to line 13. Or	the top of page 1, check box	t 1, There is no presumption of	f abuse.
14h Line 12h is more	e than line 13. On the top of	of page 1, check box 2, The p	resumption of abuse is determ	ined by Form 122A-2.
Part 3: Sign Below				
By signing here, I declare	e under penalty of perjury the	at the information on this sta	tement and in any attachments	s is true and correct.
X /s/ Starisha Perkin		<u>//.</u> ×	Signature of Debtor 2	
Date 8/15/2018 MM/DD/WYY			Date 8/15/2018 MM/DD/YYYY	
If you checked line 14	a, do NOT fill out or file Fo	rm 122A-2. If file it with this form.		